

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

FEDERAL NATIONAL MORTGAGE ASSOCIATION,)	
)	
)	
Plaintiff,)	
)	
v.)	Docket No. 2:19-cv-00256-NT
)	
KAREN E. GREENLEAF,)	Re: 42 Plummer Drive
)	Raymond, ME 04071
Defendant,)	
)	Mortgage: May 11, 2007
MIDLAND FUNDING LLC)	Book 25116, Page 105
)	
Interested Party,)	
)	
LUMINA MEDIA, LLC)	
)	
Interested Party.)	

JUDGMENT OF FORECLOSURE AND ORDER OF SALE

This matter came before the Court for a testimonial hearing on the Plaintiff's Motion for Default Judgment on November 12, 2019. In a separate Order, I granted that motion and, pursuant to the Plaintiff's request at the hearing, dismissed Counts II–V. Order on Plaintiff's Motion for Default Judgment and Motion to Seal (ECF No. 36). **JUDGMENT** on Count I (Foreclosure) is **ENTERED** as follows:

1. If Defendant Karen E. Greenleaf or her heirs or assigns pay Federal National Mortgage Association ("FNMA") the amount adjudged due and owing (\$619,955.93) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.S. § 6322, FNMA shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket.

The following is a breakdown of the amount due and owing as of October 21, 2019:

Description	Amount
Unpaid Principal Balance	\$426,842.59
Interest	\$108,014.52
Escrow Advances	\$73,510.26
<u>Corporate Advances</u>	<u>\$11,588.56</u>
Grand Total	\$619,955.93

2. If the Defendant or her heirs or assigns do not pay FNMA the amount adjudged due and owing (\$619,955.93) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, her remaining rights to possession of the property at 42 Plummer Drive, Raymond, ME 04071 (“**Raymond Property**”) shall terminate, and FNMA shall conduct a public sale of the Raymond Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$619,955.93 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 5 of this Judgment, and in accordance with 14 M.R.S.A. § 6324. FNMA may not seek a deficiency judgment against the Defendant pursuant to the Plaintiff’s waiver of deficiency at trial.
3. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
4. The amount due and owing is \$619,955.93.

5. The priority of interests is as follows:

- Federal National Mortgage Association has first priority, in the amount of \$619,955.93, pursuant to the subject Note and Mortgage.
- Midland Funding LLC has second priority but has been defaulted.
- Lumina Media LLC has third priority behind the Plaintiff pursuant to a Writ of Execution dated 09/18/2017, in the amount of \$3,161.62, plus statutory interest, and recorded in the Cumberland County Registry of Deeds in Book 34423, Page 3, and by stipulation.
- Karen E. Greenleaf has the fourth priority behind the Plaintiff.

6. The prejudgment and post-judgment interest rates shall be applied pursuant to 14 M.R.S.A. §§ 1602-B and 1602-C.

7. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	Federal National Mortgage Association	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 225D Beverly, MA 01915
DEFENDANT	Karen E. Greenleaf 15 Brown Street Westbrook, ME 04092	Defaulted
PARTIES-IN-INTEREST	Lumina Media LLC Midland Funding LLC	Ellias & Ellias, P.C. 7091 Orchard Lake Road Suite 110 West Bloomfield, MI 48322 Corporation Service Company 45 Memorial Circle Augusta, ME 04330 (Defaulted)

- a. The docket number of this case is No. 2:19-cv-00256-NT.
- b. All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c. A description of the real estate involved, 42 Plummer Drive, Raymond, ME 04071, is set forth in Exhibit A to the Judgment herein.
- d. The street address of the real estate involved is 42 Plummer Drive, Raymond, ME 04071. The Mortgage was executed by the Defendant on May 11, 2007. The book and page number of the Mortgage in the Cumberland County Registry of Deeds is Book 25116, Page 105.
- e. This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an in rem judgment against the property, 42 Plummer Drive, Raymond, ME 04071.

SO ORDERED.

/s/ Nancy Torresen
United States District Judge

Dated this 13th day of February, 2020.